

# Privacy Policy & Cookies

At ezbob Ltd. (“We” “Us”) understand that your privacy is extremely important to you. As a result, we have put in place a number of measures to ensure that any personal data we obtain from you and your use and/or visit to our website – [www.ezbob.com](http://www.ezbob.com) (“Site”) is processed and maintained in accordance with accepted principles of good information handling and in accordance with the Data Protection Act 1998 and the General Data Protection Regulation (“GDPR”). This statement provides you with details of the type of information we may hold about you, how we may obtain and use information and how we protect your privacy.

If you have an unresolved privacy or data use concern that we have not addressed satisfactorily, you may contact our U.S.-based third party dispute resolution provider (free of charge) at <https://feedback-form.truste.com/watchdog/request>.

## **What types of information we may collect**

In order to provide you with our services, we will collect personal and financial information about you, which may include:

- Information you provide us through your online application, or by chat, email or phone; such as your email address, user name, first name, last name, date of birth, postal address, financial information, etc.
- Information you authorise us to receive from your accounts with online marketplaces, financial institutions and h payment systems;
- Information from third parties, such as credit reference agencies (Experian, Equifax, who may search the Electoral Register).
- Information we may learn from the way you use and manage your account, from your transactions and from the payments made to your account. We ask for you to login to your Amazon or eBay and other on-line marketplace account information so that these services will authenticate your identity and provide you the option to share certain personal information with us such as your name and email address. Services such as this help us verify your identity.
- If you believe that a broker has provided us with your personal information and you would like to request that it be removed from our database, please contact us at the contact information listed below.

## **Cookies and Other Tracking Technologies**

As is true of many websites, when you visit or use our Site, we gather certain information automatically and store it in log files. This information may include Internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data.

We may combine this automatically collected log information with other information we collect about you. We do this to improve services we offer you, to improve marketing, analytics, or site functionality.

We use cookies or similar technologies to analyze trends, administer the website, track users' movements around the website, and to gather demographic information about our user base as a whole. You can control the use of cookies at the individual browser level, but if you choose to disable cookies, it may limit your use of certain features or functions on our website or service.

Our ad network partner uses cookies and Web beacons to collect non-personally identifiable information about your activities on this and other Web sites to provide you targeted advertising based upon your interests. If you wish to not have this information used for the purpose of serving you targeted ads, you may opt-out by clicking [Here](#). Please note this does not opt you out of being served advertising. You will continue to receive generic ads.

## How do we use your information?

We will use your information to provide our services, to prevent and detect fraud, money laundering and other improper activities, carry out regulatory checks and meet our obligations to any relevant regulatory authority, and to develop and improve our services to you and other customers and to collect payments and resolve disputes.

As part of these activities, we may use your information in the following ways:

- To verify your identity and credit standing and to enable us to consider and process your application for a loan or other products or services. If applicable, to verify your identity and credit standing and to enable us to consider and process your application to act as a guarantor for a loan or other products or services.
- To assess your history as an online seller and your credit history and confirm your employment details.
- To detect, prevent and investigate actual and potential fraud, money laundering and other improper activities
- To collect unpaid loans and debt that may be owed by you to us.
- To help us to administer and service your account with us.
- To contact you in connection with your enquiry.
- To generate statistics for our own internal purposes (including credit and/or behavior scoring, and market and product analysis).
- To update the Site to better meet our clients' needs in the future.

Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998 and the GDPR.

### Email and/or Newsletter Preferences

You may sign-up to receive email and/or newsletter or other communications from us. If you would like to discontinue receiving this information, you may update your email preferences by using the "Unsubscribe" link found in emails we send to you or at your member profile on our website or by contacting us at [customercare@ezbob.com](mailto:customercare@ezbob.com).

## Security and confidentiality

Appreciating that both privacy and security of your information is of the utmost importance, we have implemented technology and security policies, rules and measures to protect the personal information we hold about you. When you enter sensitive information, such as financial information, on our forms, we encrypt the transmission of that information using secure socket layer technology (SSL).

We endeavor to take all reasonable steps to protect your personal information during transmission and once we receive it. However, please be aware that there are inherent security risks of providing information and dealing online over the internet and we cannot therefore guarantee the security of any data disclosed online. If you have any questions about security on the Site, you can contact us by using our information below.

## Credit reference agencies

We may use credit reference and fraud prevention agencies to help us make decisions. When you apply to us to open an account (or to act as a guarantor for a loan), we will check the following records about you and others:

- our own records, and the records of online marketplaces and payment systems that you authorise us to retrieve;
- those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.

We may also make periodic searches of seller accounts at online marketplaces and payment systems, and at CRAs in order to refresh our records and manage your account with us, including whether to make credit available or to continue or extend existing credit, focus the relevance of the marketing communications that we send to you, and/or ensure that we comply with our obligations regarding responsible lending.

If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together, so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to other organisations involved in

crime and fraud prevention. Law enforcement agencies (such as the police, HMRC and other regulatory bodies) may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering. We and other organisations may access and use from other countries the information recorded.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same, so it is worth contacting them all. They will charge you a small statutory fee, currently £2.00.

Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk).

Please contact our Data Protection Officer (see “Contact Our Data Protection Officer” below) if you want to receive details of the relevant fraud prevention agencies.

## **Sharing your information with third parties**

We do not sell your personal information to third parties. We will share your personal information with third parties only in the ways that are described in this privacy statement.

Sometimes, we'll share your information with carefully selected third parties outside our group.

We may do this for the following reasons:

- To our affiliated companies (some of which may be located outside the UK), agents and approved third parties to carry out services for us.
- To facilitate the processing and collection of direct debits or other payments due from you under the loan agreement, we may also share your personal data with third party payment processing service providers, including debt collections agencies and tracing agents. These companies are authorized to use your personal information only as necessary to provide these services to us.
- To comply with our sharing and reporting obligations to CRAs as described above.
- To protect us, our group of affiliated companies or others. We may share your information with third parties when we believe it is necessary to comply with the law, such as to comply with a subpoena, or similar legal process or protect our or another person's rights, property, or safety. This includes exchanging information with third parties (such as other lenders, law enforcement agencies and regulatory authorities) to protect against fraud and reduce risks. In certain situations, ezbob Ltd. may be required to disclose personal

data in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.

If there is (or is to be) any change in ownership of our business or assets, then we may wish to share your information so that the new (prospective) owners may continue to operate our business effectively and continue to provide services to our customers. This may include new shareholders, finance providers, or any organization that might take an assignment or transfer of any loan or other agreements we have entered into with our customers. If ezbob Ltd. Is involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our Web site of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information.

We will place appropriate obligations and restrictions on third parties to protect your personal data that we share with them.

## **Telephone calls**

If you call any of the telephone numbers quoted on the Site, in our literature or in correspondence, we may record your call. These recordings are used for training, regulatory and quality control purposes to ensure that we continuously monitor and improve our customer service standards.

## **How long do we keep your information?**

We will keep the information that is necessary to enable us to provide you with a service that you have requested through the Site, by completing an application.

If you have asked that we do not use your details for marketing purposes, we may still need to keep them to ensure our systems reflect your preferences.

We will generally keep records of any transactions you enter into on the Site for a minimum of six years from the end of the relationship, so that we can respond to any complaints or disputes that arise in that period. Otherwise we will keep information as necessary to comply with the law, and where appropriate for legitimate business needs.

## **Access to your personal information**

You have the right to request a copy of the personal data if such information is held by us. Please address requests to our Data Protection Officer at the address listed below.

Upon request ezbob Ltd. will provide you with information about whether we hold any of your personal information. If your personal information changes, or if you no longer desire our service, you may request us to correct, update, or delete it by contacting us by telephone or postal mail at the contact information listed below. If we cannot delete your personal information we will tell you the reason why. We will respond to your request within a reasonable time-frame.

## Links to other sites

The Site may from time to time include links to other sites. We make every effort to provide links to high quality, reputable sites but we cannot be responsible for their privacy practices or, site content, or the services they offer. This privacy policy does not apply to any linked sites. We encourage you to carefully read the privacy policy of any website you visit.

## Social Media Widgets

Our Web site includes Social Media Features, such as the Facebook Like button and Widgets, such as the Share this button or interactive mini-programs that run on our site. These Features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the Feature to function properly. Social Media Features and Widgets are either hosted by a third party or hosted directly on our Site. Your interactions with these Features are governed by the privacy policy of the company providing it.

## Contact our Data Protection Officer

Should you have any queries or require any information about this privacy policy then these should be directed to the Data Protection Officer:

By e-mail at: [data.protection@ezbob.com](mailto:data.protection@ezbob.com); or

By post at: Data Protection Officer, ezbob Ltd. 120 New Cavendish Street, London W1W 6XX, United Kingdom.

## Your Rights

### Data Rectification

You should be aware that at any point, if any of the data provided to us was changed, you have the right to contact us and request for the amendment of your personal data.

### Data Portability

If required, you may contact us and request to receive details about the personal information we hold about you.

## Changes to this privacy policy & cookies

We may amend this privacy policy from time to time to reflect changes to our information practices or applicable law. If we make any material changes we will notify you by email (sent to the e-mail address specified in your account) or by means of a notice on this Site prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices. This privacy policy was last updated on 24.05.2018.